

ployed in superintending its erection from the time the first turf was lifted until the crowning cope-stone was set upon it; the ample grounds are coursed by a labyrinth of walks, overhung with trellised vines, and set thickly and orderly with curious and beautiful trees, and in the midst of all, a fountain throws its sparkling jets of spray far up in the sunlight. Men gaze upon it as they pass, and learn to look with contempt upon their more humble homes; young men look upon it despairingly, and wonder when they too shall become retired merchants, dwelling in princely mansions! Having neither time, taste, nor inclination to direct the furnishing of his new home, the merchant leaves it mainly in the hands of others, and they furnish the decorations and needed furniture; the spacious halls and rooms are filled with the latest styles of workmanship, and the walls are hung with quaint and costly specimens of the painter's art.

The library room receives much attention, and great skill is expended to render it attractive; not being very much acquainted with books, the merchant gets a connoisseur in literature to select for him; he looks to the library for his greatest happiness, when the cares of business are at last laid aside—at least he knows it is essential to every well furnished dwelling. His place of business is now occupied by another, and his old home too, is inhabited by strangers. He left both reluctantly, for there were associations connected with both which he could not forget; there he won his early triumphs as a trader; there he launched his ventures on the sea of speculation, and saw them return laden yet deeper by the profits of exchange; there he made the acquaintance of those who became his companions and rivals in business; he will meet them now less frequently, and with less pleasure, for they no longer have common interests; when they call upon him in his new home upon the avenue, they will be received with painful formality, and the merchant will call to mind their familiar meetings in the counting-room and on 'change, and wonder what has come over the spirit of his dreams! And there in his old home, which had grown too unpretending for his ambition, he enjoyed the fruits of his early business life, and there, day by day, the wife who presided over it shared the joys of his triumphs, and mingled her sympathies with his misfortunes. But these things are all of the past! His great gains are securely invested; he watches no longer with pleasing anticipations the issue of any adventure; the wheel of fortune has rolled to him its golden treasures, and he at least sees the hopes of a life-long ambition fully realized.

The merchant has finally reached that situation in life which most men look forward to, and expect, or at least hope, to attain. Wealth is a precedent condition to its attainment, and none expect to reach it without; it is the central idea, towards which all physical and mental labor is attracted—the great incentive to all effort—at once the means and the end. Hence the dominant idea with the masses is to get wealth; not so much as a means of securing rational enjoyment for present, as to purchase it in the future. The man who is toiling more like a galley slave than a rational, free agent, and denying himself of even life's poorest pleasures, will find a ready apology for his foolish course in the promise he has made himself of retiring from business after he has secured a competence. Indeed, this is the subterfuge of most men who are starving the soul and killing the body in laying up riches; the merchant promised himself a respite from labor and care, for years before he closed his business, and went on the avenue.